MARKET STREET BANCSHARES, INC.

Selected balance and off-balance sheet items Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Cash & balances due Residential mortgage originations Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Open-end HELOC originations sold (quarter) Upen-end HELOC originations sold (quarter) Liabilities Deposits	CPP Disbursement Date 05/15/2009 2010 \$ millions \$855 \$647 \$366 \$544 \$266 \$206 \$88 \$129 \$206 \$855 \$0 \$547 \$547 \$50 \$57 \$57 \$57 \$57 \$57 \$57 \$57 \$57 \$57 \$57	\$633 \$20 \$50 \$55 \$0 \$4 \$121 \$217 \$91 \$91 \$0 \$108 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40	-2.1% -43.2% -5.9% -2.9% -57.4% -5.9% 5.7% -6.9% -131.9% -28.8%
Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$ millions \$855 \$647 \$366 \$546 \$526 \$500 \$88 \$129 \$206 \$85 \$50 \$547 \$50 \$567 \$15	\$ millions \$884 \$633 \$20 \$520 \$550 \$255 \$0 \$247 \$121 \$217 \$217 \$591 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50	3.3% -2.1% -43.2% -5.9% -2.9% -57.4% -5.9% 5.7% -6.9% -131.9% -28.8%
Assets Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$ millions \$855 \$647 \$366 \$546 \$526 \$500 \$88 \$129 \$206 \$85 \$50 \$547 \$50 \$567 \$15	\$ millions \$884 \$633 \$20 \$520 \$550 \$255 \$0 \$247 \$121 \$217 \$217 \$591 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50	3.3% -2.1% -43.2% -5.9% -2.9% -57.4% -5.9% 5.7% -6.9% -131.9% -28.8%
Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originations sold (quarter) Open-end mortgage originations sold (quarter) Upen-end HELOC originations sold (quarter) Liabilities Deposits	\$855 \$647 \$36 \$54 \$26 \$0 \$88 \$129 \$206 \$85 \$0 \$47 \$0 \$67 \$15	\$884 \$633 \$20 \$50 \$25 \$0 \$14 \$121 \$217 \$91 \$0 \$108 \$40 \$40 \$40 \$20 \$20 \$20 \$20 \$20 \$20 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$4	-2.1% -43.2% -5.9% -2.9% -57.4% -5.9% 5.7% -6.9% -131.9% -28.8%
Loans Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originations sold (quarter) Open-end mortgage originations sold (quarter) Upen-end HELOC originations sold (quarter) Liabilities Deposits	\$647 \$36 \$54 \$26 \$0 \$88 \$129 \$206 \$85 \$0 \$47 \$0 \$67 \$15	\$633 \$20 \$50 \$55 \$0 \$4 \$121 \$217 \$91 \$91 \$0 \$108 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40	-2.1% -43.2% -5.9% -2.9% -57.4% -5.9% 5.7% -6.9% -131.9% -28.8%
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originated for sale (quarter) Open-end HELOC originations sold (quarter) Open-end mortgage originations sold (quarter) Upen-end HELOC originations sold (quarter) Open-end HELOC originations sold (quarter)	\$36 \$54 \$26 \$0 \$8 \$129 \$206 \$85 \$0 \$47 \$0 \$67 \$15	\$20 \$50 \$25 \$0 \$4 \$121 \$217 \$91 \$90 \$108 \$50 \$40	-43.2% -5.9% -2.9% -57.4% -5.9% -57.4% -5.9% -5.7% -6.9% -131.9% -28.8%
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end mortgage originations sold (quarter) Upen-end HELOC originations sold (quarter) Open-end HELOC originations sold (quarter)	\$26 \$0 \$8 \$129 \$206 \$85 \$0 \$47 \$0 \$67 \$15	\$25 \$0 \$4 \$121 \$217 \$91 \$0 \$108 \$0 \$40	-2.9% -57.4% -5.9% 5.7% 6.9%
Credit card Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end MetLOC originations sold (quarter) Unpen-end MetLOC originations sold (quarter)	\$0 \$8 \$129 \$206 \$85 \$0 \$47 \$0 \$67 \$15	\$0 \$4 \$121 \$217 \$91 \$0 \$108 \$0 \$40	-57.4% -5.9% 5.7% 6.9%
Other consumer Commercial & Industrial Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end HELOC originations sold (quarter) Unused commitments Closed-end mortgage originations sold (quarter) Unused commitments Closed-end mortgage originations sold (quarter) Unused commitments Closed-end mortgage originations sold (quarter) Upen-end HELOC originations sold (quarter) Upen-end HELOC originations sold (quarter)	\$8 \$129 \$206 \$85 \$0 \$47 \$0 \$67 \$15	\$4 \$121 \$217 \$91 \$0 \$108 \$20 \$40	-57.4% -5.9% 5.7% 6.9% 131.9%
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Commercial real estate Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Upen-end HELOC originations sold (quarter) Upen-end HELOC originations sold (quarter) Upen-end HELOC originations sold (quarter)	\$206 \$85 \$0 \$47 \$0 \$67 \$15 \$23 \$0 \$24	\$217 \$91 \$0 \$108 \$0 \$47 \$40	5.7% 6.9% 131.9%
Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Understand HELOC originations sold (quarter)	\$85 \$0 \$47 \$0 \$67 \$15 \$23 \$0 \$24	\$91 \$0 \$108 \$0 \$47 \$40	6.9%
Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end HELOC originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$0 \$47 \$0 \$67 \$15 \$23 \$0 \$24	\$0 \$108 \$0 \$47 \$40	131.9%
Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end HELOC originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$0 \$47 \$0 \$67 \$15 \$23 \$0 \$24	\$0 \$108 \$0 \$47 \$40	131.9%
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Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Open-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$0 \$67 \$15 \$23 \$0 \$24	\$40 \$47 \$40 \$20	-28.8%
Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$67 \$15 \$23 \$0 \$24	\$47 \$40 \$20	-28.8%
Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$15 \$23 \$0 \$24	\$40 \$20	
Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$0 \$24		
Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$0 \$24		
Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$0 \$24		
Closed-end mortgage originations sold (quarter) Open-end HELOC originations sold (quarter) Liabilities Deposits	\$24		
Open-end HELOC originations sold (quarter) Liabilities Deposits			
Liabilities Deposits			
Deposits	\$0	\$0	
	\$778	\$806	3.6%
Total of the Control	\$776	\$803	3.6%
Total other borrowings	\$0	\$0	-100.0%
FHLB advances	\$0	\$0	
Facilia.			
Equity Equity capital at quarter end	\$78	\$78	0.7%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0		
Steel Sales and dansactions with parent nothing company (candidate anough calculat year)	, , , , , , , , , , , , , , , , , , ,	1 50	1100
Performance Ratios			
Tier 1 leverage ratio	9.2%	8.6%	
Tier 1 risk based capital ratio	11.1%	i e	
Total risk based capital ratio	12.3%		
Return on equity ¹	13.2%		
Return on assets ¹	1.2%		
Net interest margin ¹	3.9%	i e	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	63.6%	49.3%	
Loss provision to net charge-offs (qtr)	107.8%		
Net charge-offs to average loans and leases ¹	1.5%	0.5%	
¹ Quarterly, annualized.			
	Noncurrent Loans	Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010 2011	2010 2011	
Construction & development	15.2% 0.3%	3.9% 0.5%	
Closed-end 1-4 family residential	3.6% 5.3%	 	
Home equity	0.0% 1.2%		
Credit card	0.0% 0.0%		
Other consumer	0.4% 1.7%		
Commercial & Industrial	0.7% 3.1%		
Commercial real estate Total loans	2.2% 3.8% 2.1% 2.5%		